telephone unit connections, releasing said line from the internal modem control to the calling user handset; and, upon hang-up, appending time of completion of call to said report; and storing the call transaction report.

- 6. A system as claimed in claim 5 and in which means 5 is provided at said unit for automatically initiating the transmission to the host computer means of the said periodic reports.
- 7. A system as claimed in claim 6 and in which the report initiating means is controlled by one or both of a 10 programmed number of calls at said unit or a predetermined time period.
- 8. A system as claimed in claim 5 and in which means is provided for enabling secondary calling routines such as emergency dialing and operator assistance bypassing 15 the credit/calling card validation and storage.
- 9. A system as claimed in claim 5 and in which said PC host computer means is provided with communica-

tions program software means for managing modem status and configuration, receiving incoming data from said unit, performing longitudinal redundancy error checks, sending acceptance signals to said unit for call transaction report transmission from said unit, and filing such reports as received.

- 10. A system as claimed in claim 8 and in which said host computer means further is provided with database management means having access to files of telephone and installation numbers, local charge rate structures and owner/operator billing algorithms, enabling the generation therefrom of customer or user billings.
- 11. A method as claimed in claim 1 and in which the further step is provided of enabling the user to enter the credit/calling card number after dialing the number-to-be-called at the user's option either by credit card magnetic stripe scan or by dialing the card number.

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